

**AFG Series 2019-1
Collateral Report**



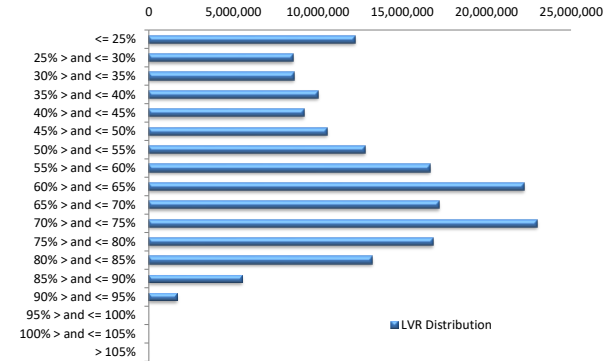
Model Period	34
Collection Period Start	1-Jan-22
Collection Period End	31-Jan-22
No. of Days	31
Interest Period Start	10-Jan-22
Interest Period End	9-Feb-22
No. of Days	31
Determination Date	7-Feb-22
Payment Date	10-Feb-22

Pool Statistics

Closing Balance of Mortgages	188,250,690
No. of Loans (Unconsolidated)	918
No. of Loans (Consolidated)	731
Average Loan Size (Unconsolidated)	205,066
Average Loan Size (Consolidated)	257,525
Largest Loan Size (Unconsolidated)	1,731,021
Largest Loan Size (Consolidated)	1,731,021
Smallest Loan Size (Unconsolidated)	(160,275)
Smallest Loan Size (Consolidated)	(160,275)
Weighted Average Interest Rate	3.14%
Weighted Average LVR	57.90%
Weighted Average Seasoning	62.15
Weighted Average Remaining Term	291.43

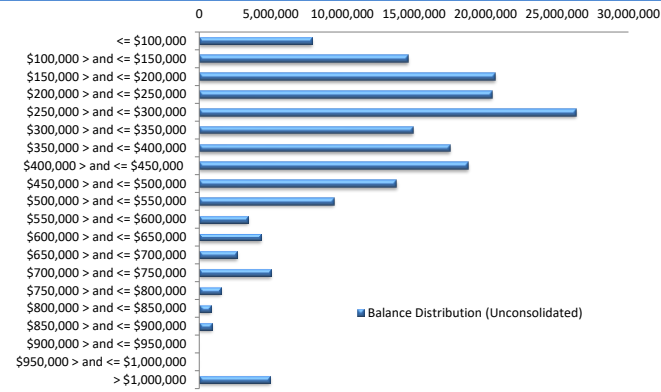
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	12,201,376	6.48%	183	25.03%
25% > and <= 30%	8,518,407	4.53%	44	6.02%
30% > and <= 35%	8,594,240	4.57%	34	4.65%
35% > and <= 40%	10,036,186	5.33%	39	5.34%
40% > and <= 45%	9,219,597	4.90%	36	4.92%
45% > and <= 50%	10,570,756	5.62%	41	5.61%
50% > and <= 55%	12,787,227	6.79%	42	5.75%
55% > and <= 60%	16,646,305	8.84%	54	7.39%
60% > and <= 65%	22,220,837	11.80%	59	8.07%
65% > and <= 70%	17,161,779	9.12%	49	6.70%
70% > and <= 75%	23,009,229	12.22%	61	8.34%
75% > and <= 80%	16,835,158	8.94%	36	4.92%
80% > and <= 85%	13,231,822	7.03%	35	4.79%
85% > and <= 90%	5,528,446	2.94%	14	1.92%
90% > and <= 95%	1,689,324	0.90%	4	0.55%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
Total	188,250,690	100.00%	731	100.00%



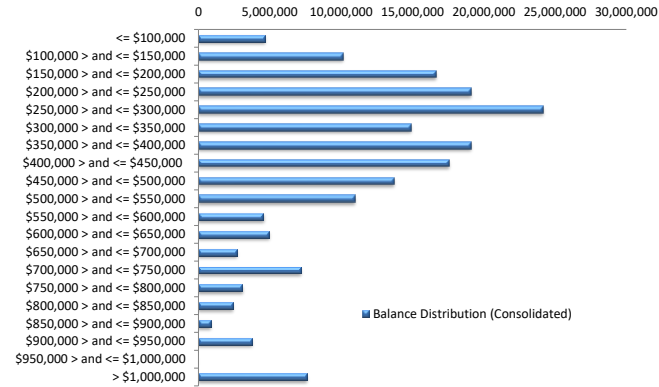
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,918,780	4.21%	280	30.50%
\$100,000 > and <= \$150,000	14,588,148	7.75%	118	12.85%
\$150,000 > and <= \$200,000	20,658,316	10.97%	118	12.85%
\$200,000 > and <= \$250,000	20,467,138	10.87%	91	9.91%
\$250,000 > and <= \$300,000	26,316,514	13.98%	95	10.35%
\$300,000 > and <= \$350,000	14,959,178	7.95%	46	5.01%
\$350,000 > and <= \$400,000	17,530,950	9.31%	47	5.12%
\$400,000 > and <= \$450,000	18,823,824	10.00%	44	4.79%
\$450,000 > and <= \$500,000	13,800,620	7.33%	29	3.16%
\$500,000 > and <= \$550,000	9,450,324	5.02%	18	1.96%
\$550,000 > and <= \$600,000	3,427,512	1.82%	6	0.65%
\$600,000 > and <= \$650,000	4,352,563	2.31%	7	0.76%
\$650,000 > and <= \$700,000	2,685,485	1.43%	4	0.44%
\$700,000 > and <= \$750,000	5,030,199	2.67%	7	0.76%
\$750,000 > and <= \$800,000	1,566,165	0.83%	2	0.22%
\$800,000 > and <= \$850,000	806,710	0.43%	1	0.11%
\$850,000 > and <= \$900,000	894,347	0.48%	1	0.11%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	4,973,917	2.64%	4	0.44%
Total	188,250,690	100.00%	918	100.00%



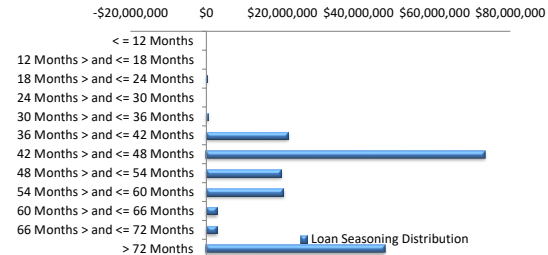
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	4,664,502	2.48%	147	20.11%
\$100,000 > and <= \$150,000	10,155,319	5.39%	80	10.94%
\$150,000 > and <= \$200,000	16,689,301	8.87%	96	13.13%
\$200,000 > and <= \$250,000	19,109,547	10.15%	85	11.63%
\$250,000 > and <= \$300,000	24,148,656	12.83%	87	11.90%
\$300,000 > and <= \$350,000	14,935,307	7.93%	46	6.29%
\$350,000 > and <= \$400,000	19,091,366	10.14%	51	6.98%
\$400,000 > and <= \$450,000	17,573,164	9.33%	41	5.61%
\$450,000 > and <= \$500,000	13,750,126	7.30%	29	3.97%
\$500,000 > and <= \$550,000	10,956,933	5.82%	21	2.87%
\$550,000 > and <= \$600,000	4,576,058	2.43%	8	1.09%
\$600,000 > and <= \$650,000	4,962,584	2.64%	8	1.09%
\$650,000 > and <= \$700,000	2,697,709	1.43%	4	0.55%
\$700,000 > and <= \$750,000	7,192,862	3.82%	10	1.37%
\$750,000 > and <= \$800,000	3,101,162	1.65%	4	0.55%
\$800,000 > and <= \$850,000	2,430,236	1.29%	3	0.41%
\$850,000 > and <= \$900,000	856,304	0.45%	1	0.14%
\$900,000 > and <= \$950,000	3,738,302	1.99%	4	0.55%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	7,621,252	4.05%	6	0.82%
Total	188,250,690	100.00%	731	100.00%



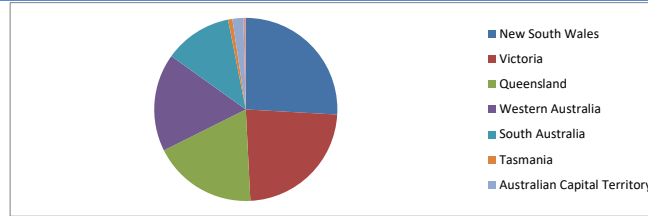
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	13,614	0.01%	2	0.22%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	320,834	0.17%	3	0.33%
24 Months > and <= 30 Months	(2,064)	0.00%	1	0.11%
30 Months > and <= 36 Months	544,318	0.29%	2	0.22%
36 Months > and <= 42 Months	21,497,208	11.42%	81	8.82%
42 Months > and <= 48 Months	73,283,678	38.93%	271	29.52%
48 Months > and <= 54 Months	19,727,799	10.48%	90	9.80%
54 Months > and <= 60 Months	20,338,250	10.80%	104	11.33%
60 Months > and <= 66 Months	2,832,724	1.50%	20	2.18%
66 Months > and <= 72 Months	2,739,029	1.45%	15	1.63%
> 72 Months	46,955,299	24.94%	329	35.84%
Total	188,250,690	100.00%	918	100.00%



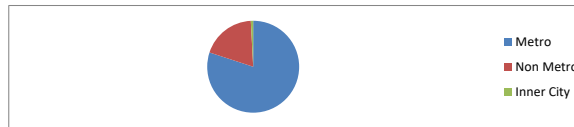
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	48,738,877	25.89%	163	22.30%
Victoria	43,884,051	23.31%	162	22.16%
Queensland	34,691,352	18.43%	141	19.29%
Western Australia	32,482,305	17.25%	123	16.83%
South Australia	22,594,840	12.00%	124	16.96%
Tasmania	1,432,914	0.76%	5	0.68%
Australian Capital Territory	3,607,767	1.92%	11	1.50%
Northern Territory	818,583	0.43%	2	0.27%
No Data	0	0.00%	0	0.00%
Total	188,250,690	100.00%	731	100.00%



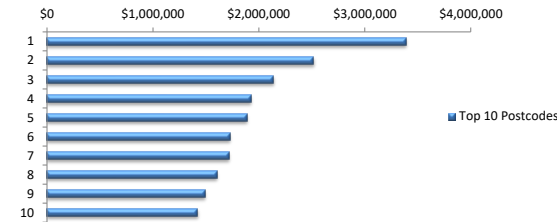
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	150,641,665	80.02%	562	76.88%
Non Metro	36,042,455	19.15%	163	22.30%
Inner City	1,566,570	0.83%	6	0.82%
No Data	0	0.00%	0	0.00%
Total	188,250,690	100.00%	731	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	3,389,501	1.80%	12	1.31%
6112	2,518,274	1.34%	7	0.76%
4870	2,138,811	1.14%	7	0.76%
2570	1,926,546	1.02%	3	0.33%
2567	1,886,547	1.00%	3	0.33%
2048	1,731,021	0.92%	1	0.11%
3977	1,720,750	0.91%	5	0.54%
2170	1,608,035	0.85%	5	0.54%
2280	1,497,230	0.80%	4	0.44%
2213	1,422,991	0.76%	1	0.11%
Total	19,839,705	10.54%	48	5.23%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	188,250,690	100.00%	918	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	188,250,690	100.00%	918	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	188,250,690	100.00%	918	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	188,250,690	100.00%	918	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	162,546,039	86.35%	811	88.34%
Interest Only	25,404,062	13.49%	101	11.00%
Non-Billing	300,588	0.16%	6	0.65%
Total	188,250,690	100.00%	918	100.00%



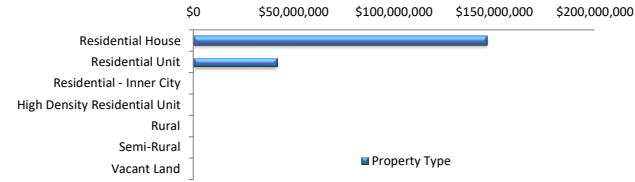
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	300,588	0.16%	6	0.65%
Term Loan	187,950,101	99.84%	912	99.35%
Total	188,250,690	100.00%	918	100.00%



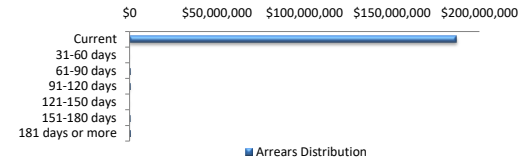
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	146,605,820	77.88%	555	75.92%
Residential Unit	41,644,869	22.12%	176	24.08%
Residential - Inner City	0	0.00%	0	0.00%
High Density Residential Unit	0	0.00%	0	0.00%
Rural	0	0.00%	0	0.00%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
Total	188,250,690	100.00%	731	100.00%



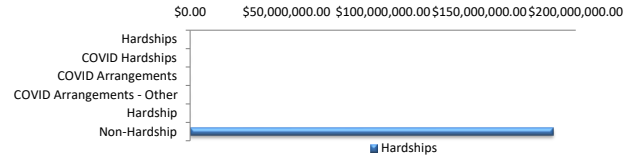
Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	186,966,182	99.32%	913	99.46%
31-60 days	0	0.00%	0	0.00%
61-90 days	242,609	0.13%	1	0.11%
91-120 days	443,982	0.24%	2	0.22%
121-150 days	0	0.00%	0	0.00%
151-180 days	306,144	0.16%	1	0.11%
181 days or more	291,773	0.15%	1	0.11%
Total	188,250,690	100.00%	918	100.00%



Hardships

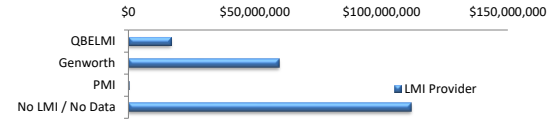
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	188,250,690	100.00%	731	100.00%
Total	188,250,690	100.00%	731	100.00%



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses

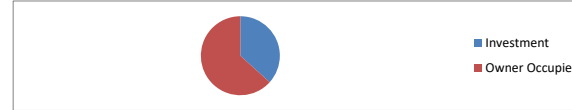
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	16,931,077	8.99%	71	9.71%
Genworth	59,446,716	31.58%	297	40.63%
PMI	115,972	0.06%	1	0.14%
No LMI / No Data	111,756,925	59.37%	362	49.52%
Total	188,250,690	100.00%	731	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	69,072,758	36.69%	320	34.86%
Owner Occupier	119,177,932	63.31%	598	65.14%
Total	188,250,690	100.00%	918	100.00%



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	1,041,899.55	4
Loss on Sale	0.00	0
Claims on LMI	0.00	0
Claims paid by LMI	0.00	0
Claims Denied/Reduced	0.00	0
Loss covered by Excess Spread	0.00	N/A